

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Miriam A. Hilliard
 Debtor

Case No. 14-12541-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2017.

db
 13276674 +Miriam A. Hilliard, 20 N. 10th Street, Darby, PA 19023-1604
 13276675 #+AIS Services, 50 California Street, San Francisco, CA 94111-4612
 13276676 +Alan B. Liss, Esquire, 1420 Walnut Street, Suite 808, Philadelphia, PA 19102-4008
 13276676 +American Consumer Credit, Inc., 42 Reads Way, Suite 124, New Castle, DE 19720-1649
 13276677 +Bell, LLC, 1411 N. West Shore Boulevard, Tampa, FL 33607-4528
 13306503 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13276679 +Cash Spot, 42 Reeds Way, New Castle, DE 19720-1649
 13276681 +Chase Home Finance LLC, Attn: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009
 13276688 +Mobile Loans, LLC, PO Box 1409, Marksv Ille, LA 71351-1409
 13276690 +NPA, PO Box 7666, Overland Park, KS 66207-0666
 13276691 +Payless Financial Group, Inc., 1216 Azalea Road, Mobile, AL 36693-2859
 13393885 +U.S. Bank National Association, as Indenture Trust, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bnklaw@aol.com Jun 02 2017 01:35:11 ALAN B. LISS, Brenner & Brenner P.C., 1420 Walnut Street, Suite 720, Philadelphia, PA 19102
 tr EDI: BTPDERSHAW.COM Jun 02 2017 01:23:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Jun 02 2017 01:36:19 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2017 01:35:37 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2017 01:36:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 02 2017 01:35:58 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13276673 +EDI: AFNIRECOVERY.COM Jun 02 2017 01:23:00 AFNI, PO Box 3097, Bloomington, IL 61702-3097
 13315557 EDI: AIS.COM Jun 02 2017 01:23:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13276680 E-mail/Text: bankruptcy@cavps.com Jun 02 2017 01:36:07 Cavalry Portfolio Services, 7 Skyline Drive, Third Floor, Hawthorne, NY 10532
 13276682 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 02 2017 01:36:05 CPS, Inc., PO Box 57071, Irvine, CA 92619-7071
 13307285 +E-mail/Text: bankruptcy@cavps.com Jun 02 2017 01:36:07 Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13276683 +EDI: AMINFOFP.COM Jun 02 2017 01:23:00 First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
 13276684 +EDI: MID8.COM Jun 02 2017 01:23:00 Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13276686 +EDI: MID8.COM Jun 02 2017 01:23:00 Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
 13276687 +EDI: AIS.COM Jun 02 2017 01:23:00 Midland Funding LLC, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13276689 +E-mail/Text: egssupportservices@egscorp.com Jun 02 2017 01:36:04 NCO Financial, 507 Prudential Road, Horsham, PA 19044-2308
 13276692 +EDI: PRA.COM Jun 02 2017 01:23:00 PRA Receivables Management, PO Box 41067, Norfolk, VA 23541-1067
 13325351 +E-mail/Text: csidl@sbcglobal.net Jun 02 2017 01:36:10 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208
 13276693 +E-mail/Text: bankruptcy@rentacenter.com Jun 02 2017 01:36:59 Rent-A-Center, 3000 Island Avenue, Philadelphia, PA 19153-2022
 13276694 +EDI: DRIV.COM Jun 02 2017 01:23:00 Santander Consumer, PO Box 560284, Dallas, TX 75356-0284
 13276695 +EDI: OPHSUBSID.COM Jun 02 2017 01:23:00 Vanda, LLC, C/O Weinstein & Riley PS, 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 13276696 +EDI: VERIZONEAST.COM Jun 02 2017 01:23:00 Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13276685* +Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13276678 ##+Best Choice, PO Box 472, Talmage, CA 95481-0472

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

ALAN B. LISS on behalf of Debtor Miriam A. Hilliard bnklaw@aol.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
PETER J. ASHCROFT on behalf of Creditor Consumer Portfolio Services, Inc.
pashcroft@bernsteinlaw.com,
pghecf@bernsteinlaw.com/pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Miriam A. Hilliard	Social Security number or ITIN	xxx-xx-7025
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 4/1/14
Case number:	14-12541-elf	Date case converted to chapter	7 5/24/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Miriam A. Hilliard	
2. All other names used in the last 8 years		
3. Address	20 N. 10th Street Darby, PA 19023	
4. Debtor's attorney Name and address	ALAN B. LISS Brenner & Brenner P.C. 1420 Walnut Street Suite 720 Philadelphia, PA 19102	Contact phone (215) 567-2050 Email: bnklaw@aol.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 6/1/17 June 28, 2017 at 03:30 PM Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 8/27/17 Filing deadline: 30 days after the conclusion of the meeting of creditors 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. 11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
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